

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL A ZORBAS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.: 14-22689 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/03/2014 and confirmed on 9/4/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		49,898.00
Less Refunds to Debtor	38.80	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>49,859.20</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,041.65	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,541.65</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 8156	0.00	35,191.50	0.00	35,191.50
	NATIONSTAR MORTGAGE LLC(*) Acct: 8156	1,743.60	1,743.60	0.00	1,743.60
	PA DEPARTMENT OF REVENUE* Acct: 8780	0.00	0.00	20.28	20.28
					<b>36,955.38</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00
	MICHAEL A ZORBAS Acct:	0.00	0.00	0.00	0.00
	MICHAEL A ZORBAS Acct:	38.80	38.80	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXBANK	610.67	610.67	0.00	610.67
					<b>610.67</b>

Unsecured					
	SYNCHRONY BANK++ Acct: 1083	0.00	0.00	0.00	0.00
	BERKHEIMER TAX ADMINISTRATOR** Acct: 8780	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 1829	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5003	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5505	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: HZQ9	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC -	3,070.15	1,099.51	0.00	1,099.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1771				
	GROVE CITY MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 4361				
	GROVE CITY MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 4361				
	PNC BANK NA	756.08	270.77	0.00	270.77
	Acct: 3994				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 1078				
	PNC BANK NA	15,025.89	5,381.22	0.00	5,381.22
	Acct: 2138				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1083				
					<hr/> 6,751.50

TOTAL PAID TO CREDITORS

44,317.55

TOTAL

CLAIMED 610.67

PRIORITY 1,743.60

SECURED 18,852.12

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL A ZORBAS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22689 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael A. Zorbas  
 Debtor

Case No. 14-22689-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db  
 13882483 +Michael A. Zorbas, 104 Sunrise Court, Harrisville, PA 16038-1432  
 +Bank of America, Attn: Correspondence Unit, CA6-919-02-41, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 13882484 +Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731  
 13882487 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, Attn: Collections, Po Box 1623,  
 Butler, PA 16003)  
 13882485 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 13882486 +Chase Manhattan Bank, Attention: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  
 13882488 +Department Of Education / Sallie Mae, 11100 Usa Parkway, Fishers, IN 46037-9203  
 13882490 +Grove City Medical Center, 631 North Broad Street Extension, Grove City, PA 16127-4603  
 13882491 +Grove City Medical Center Professional, PO Box 719, Monroeville, PA 15146-0719  
 13882493 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive,  
 Lewisville, TX 75067)  
 13884244 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13882495 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13882496 +Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009-8002  
 13882497 +Wpahs - Physician, PO Box 848659, Boston, MA 02284-8659

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 26 2019 03:53:33  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:33:49  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13882489 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:35:19 GE Capital Retail Bank / Lowes,  
 Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
 13882492 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:33:32 Lowes Business Acct / GECRB,  
 PO Box 530970, Atlanta, GA 30353-0970  
 13944605 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 26 2019 03:35:34  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13882494 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2019 03:26:55 Pennsylvania Dept. of Revenue,  
 Department 280946, PO Box 280946, Attention: Bankruptcy Division,  
 Harrisburg, PA 17128-0946  
 13893748 E-mail/PDF: rmscedi@recoverycorp.com Sep 26 2019 03:35:40  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13955440 E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:34:22 Synchrony Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 14317088 +E-mail/PDF: gecsed@recoverycorp.com Sep 26 2019 03:34:22 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
 13953572\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. BOX 630267, Irving, TX 75063)  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Sep 25, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com  
Daniel P. Foster on behalf of Debtor Michael A. Zorbas dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pak@logs.com  
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage LLC lrased@sterneisenberg.com,  
ddelvechchio@sterneisenberg.com; dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7